

BAB 6

KESIMPULAN

6.1 Kesimpulan Penelitian

Penelitian ini bertujuan untuk menguji pengaruh antara *intermediary function* dan *fee based income* pada bank dengan *intellectual capital* rendah dan pada bank dengan *intellectual capital* tinggi terhadap kinerja pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia dengan menggunakan *Statistical Package for Social Sciences* (SPSS) untuk pengolahan datanya. Berikut ini adalah kesimpulan pada penelitian ini:

1. Hasil pengujian pada bank dengan *intellectual capital* rendah dan bank dengan *intellectual capital* tinggi menunjukkan bahwa *intermediary function* berpengaruh terhadap kinerja keuangan dan kinerja pasar.
2. Hasil pengujian pada bank dengan *intellectual capital* rendah dan bank dengan *intellectual capital* tinggi menunjukkan bahwa *intermediary function* lebih berperan aktif dalam meningkatkan performa bank bila dibandingkan dengan *fee based income* di sektor perbankan di Indonesia.
2. Hasil pengujian menunjukkan bahwa tidak terdapat perbedaan *intermediary function* pada bank dengan *intellectual capital* rendah dan pada bank dengan *intellectual capital* tinggi. Hal ini disebabkan karena sektor perbankan di Indonesia tunduk pada peraturan regulasi yang ditetapkan oleh Bank Indonesia, sehingga *intellectual capital* tidak terlalu berdampak pada peningkatan kinerja bank.

3. Hasil pengujian *fee based income* pada bank dengan *intellectual capital* rendah berpengaruh negatif terhadap kinerja keuangan. Hal ini disebabkan karena *fee based income* yang terdapat pada bank kurang efektif dan efisien, sehingga menjadi beban dan pada akhirnya akan menurunkan kinerja bank.
4. Hasil pengujian *fee based income* pada bank dengan *intellectual capital* rendah berpengaruh positif terhadap kinerja pasar. Hal ini disebabkan karena adanya pergeseran fungsi bank dari *intermediary function* ke *fee based income*.
5. Hasil pengujian *fee based income* pada bank dengan *intellectual capital* tinggi berpengaruh negatif terhadap kinerja pasar.
6. Hasil pengujian menunjukkan bahwa terdapat perbedaan *fee based income* pada bank dengan *intellectual capital* rendah dan pada bank dengan *intellectual capital* tinggi. Hal ini disebabkan karena *intellectual capital* memiliki peranan penting dalam menghadapi *competitive advantage*.
7. Hasil penelitian menunjukkan variabel kontrol yang berpengaruh terhadap kinerja (*return on equity*) pada bank dengan *intellectual capital* rendah adalah beban operasional terhadap pendapatan operasional (BOPO), *loan deposit ratio* (LDR), *capital adequacy ratio* (CAR) dan ukuran perusahaan (SIZE). Variabel kontrol yang berpengaruh terhadap *return on equity* pada bank dengan *intellectual capital* tinggi adalah beban operasional terhadap pendapatan operasional (BOPO), *loan deposit ratio* (LDR), *capital adequacy ratio* (CAR) dan ukuran perusahaan (SIZE).
8. Hasil penelitian menunjukkan variabel kontrol yang berpengaruh terhadap *market to book value* pada bank dengan *intellectual capital* rendah adalah

capital adequacy ratio (CAR). Variabel kontrol yang berpengaruh terhadap *market to book value* pada bank dengan *intellectual capital* tinggi adalah beban operasional terhadap pendapatan operasional (BOPO) dan *capital adequacy ratio* (CAR).

6.2 Keterbatasan Penelitian

Penelitian ini hanya dapat digunakan pada sektor perbankan yang *go public* di Bursa Efek Indonesia bukan pada industri perbankan secara keseluruhan.

6.3 Saran Penelitian

Saran untuk penelitian berikutnya adalah sampel yang digunakan mencakup industri perbankan secara keseluruhan.

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